



2015-16

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Program

11.30 am	Pre-lunch refreshments
12.00 pm	Shared Lunch
12.30 pm	General Committee Meeting
12.45 pm	Trophy Presentation
1.15 pm	Special General Meeting
1.45 pm	Annual General Meeting

Annual Report

Bendigo Yacht Club Inc.

Sunset Drive,

Lake Eppalock,

Victoria

www.bendigo.yachting.org.au

Agenda

1. Welcome by Commodore Russell Denholm
2. Confirmation of minutes from the previous AGM held 29 May 2016.
3. Commodore to present Annual Report
 - a. Motion – That the members receive the Annual Report of the General Committee on the activities of the Association during 2015/16.
4. Treasurer's Report
 - a. Motion – That the members receive the financial statements of the Association for 2015/16 submitted by the General Committee.
5. Set Annual Ordinary Member Subscription to apply from 1 July 2016 Motion – That from 1 July 2016 the Bendigo Yacht Club Annual Ordinary Member Subscription shall be \$ 250
6. Appointment of the Auditor
 - a. We acknowledge with appreciation our Auditor, Accounting Management Consultants Pty Ltd who have audited our records and affairs for the year ended 30 April 2016.
7. To elect officers of the Association and members of the General Committee. Positions to be filled:
8. Commodore
9. Vice commodore
10. Rear Commodore
11. Secretary
12. Treasurer
13. Ordinary members (up to 5)
14. Commodore's closing comments
 - a. Close of Annual General meeting
 - b. Afternoon Tea and Refreshments

Annual Report

General Committee	Commodore	Russell Denholm	Vice Commodore	Colin Nankervis
	Rear Commodore	Greg Devlin	Secretary	Ken Mann
	Treasurer	Simon Carter	Immediate Past Commodore	Margaret Grant
	Ordinary Members	Rowan Gillies Dennis Scammell	Sonia Scammell Andrea McGregor	John Maher
Sailing Committee	Chairman	Greg Devlin	Ken Coulson	Russell Denholm
	Secretary	Ewan Watson	Sarah Floyd	Mark Hawkins
		Mick Floyd	Ken Hill	Phillip Mann
		Brenton McDonald		

Commodore's Report

Welcome to the AGM, trophy presentation and this Annual Report for the 2015/16 Season.

This year has posed several major challenges beginning with low water levels and a significant drop in membership for a variety of reasons. Not having a fully formed Committee was also challenging as we were unable to manage the club as well as we should due to limited resources and the inability to make Committee decisions as we didn't have the numbers the rules of incorporation require.

Thankfully within a few months we formed a full Committee and we could get on with the job of running the club as it should. Unfortunately this delay did have ramifications around the membership renewals going out on time as well as the calendar, duty roster and social events schedule being later than what would be ideal.

As this was a terrific learning experience this Committee committed to set in place succession planning so this situation would no longer impact the clubs operations and to make the incoming Committees job much easier from the start of their term. Part of this planning included setting up an electronic database which houses all the documentation needed to perform normal business operations in all areas within the club. Some examples would be a master membership database which contains all details needed within one spreadsheet, position descriptions for the Committee so each member knows who does what, a to do list for when things need to be done as well as other documentation such as sailing instructions for each series and regattas run from the club.

Other issues we faced were the complex nature of membership renewal. To overcome the current system where members have to fill in their own information, the Committee has put in place an invoice system based on historical data. In this case members will receive a bill and will only have to alter things if their situation changes e.g., additional boat storage etc. A pay by date will also be included which means if no payment is made the membership will be automatically cancelled. In this case the member will need to re-join the club and pay a renewal fee as well as their subscription fees. Hopefully this will prompt

timely payments so the Committee isn't chasing members for overdue fees all season like this past one, with several

Members still storing boats and vans at the club without payment.

Another issue we planned to overcome was the waiting for the incoming sailing Committee to draft the calendar as the formation of this Committee was delayed as an impact of not having a fully formed General Committee. To do so we have ensured this has already been done for next season. This way our members will be able to schedule their activities well in advance considering what racing, cruising or social events they would prefer to participate in.

Not all has been a challenge though. It's been a pleasure to work with most of the members of the outgoing Committee where they have taken there positions of responsibility to the club seriously and worked diligently to ensure the clubs operations were performed to their best abilities. In many cases these Committee members, in both general and sailing, have exceeded all expectations and the club has benefited greatly due to their efforts. The same can be said for managers and coordinators in the support areas such as the sailing school, canteen, and social and so on. Too many people to mention but a huge thanks to all who have made the club so enjoyable throughout this season.

Over the past couple of reports within Mainsheet I've been promoting people to nominate for Committee positions for next season and I'm hoping by the time this annual report is distributed we have an abundance of budding Committee nominees ready for election. In this case and considering the work done by the outgoing Committee we should have in place a well educated and equipped management structure ready to face the next challenges in the clubs future.

As I intend this to be my last term as Commodore I would like to thanks all the members I have worked with over my three years or so in this position. For the most part it has been a very productive and enjoyable experience. I also wish the incoming Committee the best of luck in looking after our club the members have done such a great job in building up and looking after for so many years.

Regards

Russell Denholm, Commodore

Secretary's Report

I had the honour to be invited to join the General Committee in September 15, and immediately found that this level of commitment opened up a whole new world of appreciation of the Club and some of the decisions being made. I would recommend anyone to get on board and have a go!

Sadly, two of our most respected members passed away this year;

- Ruth Ridge was a mainstay of our club since its inception and helped build the enjoyable society it is today. Ruth is sadly missed.

The current membership breakdown is as follows:

Cadets	21	Life	4	Intermediate	9	Spouse	3
Child	5	Non-Sailing Social	12	Junior	18	Veteran	46
Honorary	1	Ordinary	101				

Other notable events this year include:

- Due to a change of legislation, Sailability is now included as a sub-group within the BeYC. They continue to do their good work with the disabled and run separate accounts within the Club, so in practice nothing has changed. As a plug for this great initiative, if you're interested in volunteering for this rewarding activity, please see Rowan for details.
- Draft By-Laws were adopted with expanded details of Camping and Caravans on site, and of boat parking.
- A New Member's Introductory Booklet and Code of Conduct were prepared. Adherence to the Code of Conduct is a condition of Membership to engender a friendly, family oriented environment around sailing,

Where everyone feels comfortable and welcomed. A copy is attached to this report.

- To encourage a stronger fleet, it was agreed that the next Ice Breaker event will be combined with the Trailable Classic and held on the AFL Grand Final weekend.
- This AGM will suggest some changes to the Association's Rules to simplify some membership categories.

And so ends another great season. My special thanks to all the Canteen personnel, the Race organisers and rescue staff, and all the Working Bee participants – these people just keep on giving of their time so we can all enjoy the great thing that is our Sailing Club.

Ken Mann, Secretary

Sailing Committee Report

It would be fair to state that the Sailing Committee is one that is not short of tasks to do organising the racing agenda (including the three open regattas hosted by the club), race day administration, on water safety, sailing school activity and cruising division activity to name a few. This could not be achieved without the support of an active and committed group of people all of whom bring unique experience and skills to the table. I would like to thank my committee Ken Coulson, Russell Denholm, Mick Floyd, Sarah Floyd, Mark Hawkins, Ken Hill, Brenton MacDonald, Phil Mann and Ewan Watson for their support during the year.

We can look back on another season with good competitive sailing most weekends and a solid fleet of participants even though water levels were declining during the year. However even with this limitation I believe that on most occasions good challenging courses were able to be laid. On this point I would like to also acknowledge all club members who stood their race day rosters making it possible for our busy calendar of races and regattas to be successfully carried off.

The committee decided to make some changes to the approach this year with two races being held on the afternoons which included the championship series (Metcalf and Kimbolton) providing a larger number of races for competitors to get the best result possible. When we look at the final results for the year I think we can consider this approach a success. Our Commodore and the committee were also keen to raise the level of social participation after racing which after all is one of the key features of belonging to a club like ours. The Trophy races in particular this year were used to emphasise this approach and some fun was introduced especially with some of the "special awards" that were handed out.

The Cruising Division were an active bunch as usual with cruises organised to places as far away as Fraser Island and the Myall Lakes. It would be fair to say that the adventures, trials and tribulations of the cruising gang provide plenty of interesting stories for the rest of the membership to enjoy.

Mick Floyd and Anita Hunter and the whole gang involved with the sailing school have yet again managed to put together a successful training agenda providing the club with another potential batch of future sailors. How they manage to achieve this with the small team they have never ceases to amaze me.

Catering and Entertainment Report- 2015-16

I am writing this on behalf of Cath Gillies who is unwell at the moment.

2015-16 season has been a busy one for the catering group, but fortunately we are blessed with willing club members; not only women. Many men pitch in as do our junior members. Abby is invaluable with stacking the drink fridge with cans each week. Not an easy task for 'older folk'. Christmas was a breeze with the Hunter and Forbes children taking over the decorations and table setting. Not to mention our Piper, Warren, leading Santa and the kids.

The 'Off the Beach Ice Breaker' kick started our season, with good sailing, food, friendly people and a bar (thanks to RD and helpers).

Monthly Happy Hours' and impromptu some trophy presentations have added a great social atmosphere to the club after racing.

Greg Goodall was the guest speaker at our Italian Dinner night which was a great success. Thank you, Greg I'm sure that many sailors are setting their sails better.

Apart from feeding people each race day, the Catering Committee have catered for working bees, end of Sailing School barbeque lunches, three regattas and, most importantly, a 90th birthday cake for Ken Hill.

I will not be continuing in my role next year so would like to wish the incoming chair and committee the best for the next season

. Greg Devlin, Chairperson

Cath oversaw the 'Safe Food Handling' Inspection by the City of Greater Bendigo. We had a few things to do after this-

1. wash all the brick walls in the kitchen (thanks to Di Floyd)
2. place all condiments in bottles, into sealed plastic tubs
3. have kitchen fridge and stainless-steel fridge checked in addition to the other things that Cath dealt with

The kitchen fridge has been replaced by an excellent one Andrea found on "Gumtree" for \$150. Dennis Scammell and Ian Grant did a wonderful job shifting out the old one and cleaning where it stood for many years. Rowan Gillies and John Maher delivered the new fridge.

The Stainless Steel fridge's compressor will be replaced during the winter and will last for at least 10 years. We now satisfy the food handling requirements.

Many of you may not know that we actually look after 'both ends of you'. As well as the food production and presentation we purchased all the cleaning products, soaps and toilet paper at significant expense to our budget.

Thank you to Cath Gillies and Judy Heath for leading the Catering side of our club for 2015-16.

Margaret Grant

Sailability Report

Background

Sailability is an organisation that through the activity of Sailing enriches the lives of people of all abilities – the elderly, the financially and socially disadvantaged as well as people with physical and or intellectual disabilities.

It's a non-profit and volunteer-based group within Australia and Overseas. Here at Bendigo Yacht Club, through a Terms of Reference, we have incorporated Bendigo Sailability as a Sub Committee within the Club.

It has a team of supporters from Bendigo Yacht Club, Cairn Curran Sailing Club, Bendigo Bank Staff and coordinated by Sports Focus. Sailability Bendigo is always looking for more volunteers to assist on the sailing days, which are usually the first Wednesday of the month. You don't need to be a sailor to help and you can volunteer at times that suit you best. Sailability Bendigo provides water and snacks throughout the days for their volunteers. If you are interested or would like more information about volunteering please email Natalie at Sports Focus on nataliel@sportsfocus.com.au.

Sailability Bendigo has four access dinghies, a rescue boat, portable pontoons, participant's hoist, boat trailer and a

tradesman trailer containing life jackets, gazebo's and other gear stored at the Club.

The activity is mainly conducted at Lake Weeroona Bendigo. The mobile nature of the program has also allowed sessions at Lake Eppalock, Cairn Curran and Lake Nagambie. It has attracted participants and enquiries from Bendigo and surrounding region including Echuca, Gisborne, Kyneton and Castlemaine.

A very minimal fee is charged for participants in the programme to ensure that it is affordable and accessible to all. Although these fees don't cover all the costs to operate the program (the major costs being insurance and registration of trailers, maintenance and replacement of equipment), sponsorship for these major items is currently in progress.

Highlights and Statistics for the 2015/2016

One of season's highlights was the naming of one of the sailing boats to honour the Late Jill Robert's bequest in

supporting Bendigo Sailability. The presentation and christening was celebrated with a BBQ attended by her friends and the Sailability Support Volunteers.

These statistics below are an example of what was provided for the 2015-16 Sailability season.

- There were six sailing days in the program, unfortunately three were cancelled due to low water levels with multiple private sailing days postponed until next season
- 42 participants sailed in the program
- There were a total of 30 volunteers who supported the program

- Four sailing boats were used, with two proudly sponsored by Bendigo Bank and Sports Focus
- There were seven organisations who were involved in the program including Scope, Bendigo Access Employment, Radius, Interchange Loddon Mallee, Windarrang, Amicus and Anglicare Kyneton.

On behalf of Sailability Bendigo, a warm thank you to all who participated in the program!

Rowan Gillies, Sailability Committee

Discover Sailing Centre Report

It's been another busy season for the Sailing School. As in past years there were pre-Christmas and post-Christmas courses held. Three levels were covered, Start Sailing 1, Start Sailing 2 and Better Sailing. The first program had eighteen participants and the second, twenty-one.

It was great to see the progress being made as people gained skills and became more confident in the boats. It is fantastic having a fleet of six Optis and six Pacers to use for training and the Pacers have also been seen often in the club races as people try out the idea of racing.

Of course none of this would be possible without the hard work and dedication of the volunteers who have helped over the season. Doug Carswell, Sarah Floyd, Alyssa Hunter, Campbell McEwan and Matt Morley have done the instructing along with myself. John Maher, Dan Forbes and Rob Lott have helped out too, getting things set up and packed up as well as during the on-water activities. Anita Hunter took on the role of coordinator and has been a fantastic support throughout the season.

The year was finished off with a picnic cruise run by the club's cruising group. All club members were invited but it's particularly aimed at sailing school participants as an opportunity to venture a bit further afield on the lake and see a different side of sailing. 3 Pacers and a number of trailable yachts headed off from the club and enjoyed a picnic lunch at Murrowood Cove before returning. It was a very pleasant day, both weather wise and socially. We are hoping that next season we might run two of these events. Thank you to Ken Coulson who organised the day and accompanied the group in a rescue boat.

In March a Tackers 'Introduction to Sailing' program for schools was run at the club. This was facilitated and funded through the federal government's Sporting Schools program which aims to bring together schools and sports to help get children active in their local communities. When I realised that we were looking at hosting over 250 primary school students I realised we would need some help and YV's Gavin Wall (Discover Sailing manager) was able to step in and organise the four days. Using the club and the YV mobile boatshed resources we ran the program for 120 Epsom PS

and 130 Strathfieldsaye PS students. Each school had two full days learning about sailing, playing games and actually getting out on the water and doing it. It was quite amazing to

See 18 Optis full of excited kids out on the lake. With the help of Bernie Young we also used one of the Sailability Access dinghies so that a wheelchair restricted student was able to join in the fun.

On the administrative side of things, we once again operated as an accredited Discover Sailing Centre. This means we are certified to run Yachting Australia courses. This required a specified level of organisation and documentation and included an audit by YV to make sure we meet those standards. We also applied for and received a Certificate of Operation from AMSA (Australian Maritime Safety Authority). This is a new requirement under updated national legislation. This certification is current until 2021.

There are several challenges for the club's training program next year. Firstly, we are in desperate need of more instructors. We have gone from having eight or so several years ago to now having only two fully qualified instructors. We need more and I'd love to hear from anyone who is interested. We can always use some volunteer help on the day as well. There is a fair bit of work involved in launching the power boats, getting some marks out on the water and also assisting with the setting up of the club's training dinghies and helping participants get on the water.

We also need to look at how we can help encourage and assist participants in the training programs move on to boat ownership and participation in club racing and beyond. We also plan to run some Powerboat Handling courses in the future and Col McEwan has the necessary qualifications to allow that.

Finally, I would love to see someone from the club step into the role of training principal. I won't be around as much in the future and although there is nothing terribly difficult about the job it would be best if there was a hand over period where I could assist the new person with the various tasks that need to be done.

Mick Floyd, DSC Principle

Cruising Division Report

We have had interesting and varied destinations in the past year and hope to return to several of these sometime in the future. Although we have eleven members, it is generally up to seven boats and crews who have participated.

Lakes. With all the cruises the group have had interesting, memorable and happy times and in some cases, quite challenging too.

Our cruise reports are featured in Mainsheet and other club members are welcome to join us.

Our two major cruises have been to Fraser Island in Qld and recently to the Myall Lakes, north of Newcastle. Other trips have been to the Goulburn River, Cowen Creek on the Hawkesbury River, Murray/Ovens Rivers and to the Gippsland

Planned cruises for the next 12 months are published in Mainsheet, the first being Mildura to Wentworth in September.

Ken Coulson, Cruising

Vale

Allan Johnson

18/12/1927 – 07/02/2016

The Inaugural Commodore of the Bendigo Y.C.

Allan leaves a great legacy to the club.

He and his fellow committee members envisaged yachts sailing on Eppalock Reservoir even before the wall and spillway were completed. Allan was sailing at Cairn Curran Sailing Club at that time. He shared his vision with some friends and asked for advice and support from C.C.S.C. to establish the Bendigo Yacht Club; which stands on its marvellous site through hard work, planning and persistence by these men.

11th April 1962 the constitution was officially adopted with Allan as the Inaugural Commodore and so the Bendigo Yacht Club was born.

He was a funny, fun loving man who held most positions in the club and was still asking me what was happening at the club a week before he died.

I had the privilege to have his support as Commodore at the club's 50th Anniversary. I was proud to stand with 'Johnsie' to take the salute from the sail past as I was a teenage member when the club started in 1962.

Allan was supported by Eunice (Dec) his wife in all his work for the club.

It is with sorrow that we say good bye to Allan and our thoughts are with his son Carl, daughter-in-law Lily, grand children Romily and Tristan.

* "Keep your objectives in view, your aims high and keep on promoting one of the original club's policies of family participation which has, and will always, hold us together. Congratulations, Good Luck and Good Sailing!"

Keep Sailing Johnsie

Margaret Grant

Ruth Ridge

It was a very sad and for many, distressing new, s to learn of the passing of Ruth early in the season.

Ruth dedicated much of her life bringing up her family and supporting Don, her husband. Luckily for Bendigo Yacht Club, for the Ridge family, the club played a major part in their lives and consequently Ruth played a major part/s within the club.

In her later, less active years, Ruth still was a weekly feature of the club welcoming the members as they arrived, socialising and enjoying watching the days on the water activities.

I personally enjoyed the times I spent with Ruth as she was always smiling, full of wisdom and was an uplifting influence, not just for myself, but for all who were lucky enough to know or come across her.

Whilst the club will go on, it's poorer for the loss of Ruth as she is dearly missed by many and that first cup of coffee on the sailing days just isn't the same without her company.

Condolences to Don, her family and friends,

Russell Denholm, Commodore

Treasurer's Report

The club has, unfortunately this year, recorded a deficit of \$6,503 being the first loss I have seen in recent times and as far back as the records go.

This was largely due to a fall in income of 35% on the previous year. The non receipt of any grants this year and a decline in membership of over 8% on last year has been the major factor in this fall in revenue. The decline in revenue in Membership subscriptions and Grants is

approximately \$30,000 which is almost equal to the shortfall in Total Income. The fall in Net Profit for this year compare to last year is directly related to our fall in Revenue as our Expenses are almost exactly the same as last year. Whilst this would indicate they are broadly fixed costs they would be hard to control and therefore it is a good indicator for a break even point thus being in the region of \$66,000.

Significant items in this year's accounts compared to last year would be:-

- Annual Subscriptions down by \$9,000
- Open Events down by \$3,000
- Repairs and Maintenance Costs are up \$10,000
- Profit on Sale of Boats was \$4,500

Reserves still remain strong with over \$99,000 in cash held at the bank and we are still a very viable and asset rich club with Net Assets at \$418,926.

This has been my first year as Treasurer and my business activities have taken up far more of my time in the last 12 months than I could have foreseen. This has lead to me being unable to give this position the full attention it requires and deserves which has been reflected in attendance record and my non sailing. Whilst I enjoy my role I believe the Club would benefit greatly from someone more committed to the position and therefore I will not be contesting any other nominations.

Simon Carter, Treasurer

Auditor's Report

ACCOUNTING & MANAGEMENT CONSULTANTS PTY LTD

A.B.N 17 054 237 884

Public Accountant Registered Tax Agent

Reg. Business Address
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Bendigo 3550
Phone: 5444 0455
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INDEPENDENT REVIEW REPORT BENDIGO YACHT CLUB INC.

We have reviewed the accompanying financial report, being a special purpose financial report of Bendigo Yacht Club Inc. which comprises the balance sheet as at 30th April 2016, the Profit and Loss Statement for the Financial Year 2016, notes comprising a summary of significant accounting policies and other explanatory information and the statement by members of the committee.

Committee's responsibilities for the financial report

The committee of the Bendigo Yacht Club Inc. is responsible for the preparation of the financial report, and has determined that the basis if the preparation described in the Note 1 is appropriate to meet the financial reporting requirements of this type if entity. The committee's responsibility also included such internal controls as the committee determines is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

Auditors responsibility

Our review was conducted in accordance with Auditing Standard on Review Engagements (ASRE) 2410 *Review of a Financial Report Performed by the Independent Auditor of the Entity*, issued by the Auditing and Assurance Standards Board. The review consisted of making enquiries, primarily of person's responsible for financial and accounting matters, and applying analytical and other review procedures and does not, ordinarily, require corroboration of the information obtained. The scope of the review of an annual financial report is substantially less than the scope of an audit conducted in accordance with Auditing Standards whose objective is the expression of an opinion regarding the financial report and accordingly, we shall express no such opinion.

ASRE 2410 requires us to also comply with the ethical requirements relevant to the review of the annual financial report if the entity.

We believe that the review evidence we have obtained is sufficient and appropriate to provide a basis for our review.

Independence

In conducting our review, we have complied with the independence requirements of the Australian professional accounting bodies.

Basis for qualified opinion

As is common for organisations of this type, it is not practicable for the Bendigo Yacht Club Inc. to maintain an effective system of internal control over receipts until their initial entry in the accounting records. Accordingly, our review in relation to the receipts was limited to the amounts recorded.

Qualified opinion

In our opinion, except for the effects on the financial report of such adjustments, if any, as might have been required had the limitation on our review procedures referred to in the basis for qualified opinion paragraph not existed, the financial report of Bendigo Yacht Club Inc. presents fairly in accordance with the accounting policies described in Note 1 to the financial statements, the financial position of Bendigo Yacht Club Inc. at 30th April 2016 and the result of its operations for the year then ended.

Basis of accounting and restriction on distribution

Without modifying our opinion, we draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist Bendigo Yacht Club to meet the reporting requirements of the association. As a result, the financial report may not be suitable for another purpose.

Yours sincerely

Graham Watson

10/5/2016

Managing Director

Graham D. Watson, FIPA

B. Bus. (Accounting), Grad. Dip. Management, M. of Bus.



IPA INSTITUTE OF PUBLIC
ACCOUNTANTS

Bendigo Yacht Club (Inc.)

Income & Expenditure Statement for Year Ended 30 April 2015.

INCOME	NOTE	2018	2016	2014	2013	2012	2011	2010
C & E Committee - Trading Surplus	3	1,692	1,700	4,476	(8,272)	18,415	4,656	476
Clothing Sales - Trading Surplus	4	(10)	112	62	(234)	275	(254)	1
Annual Subscriptions		26,265	35,288	39,117	38,110	38,171	22,539	14,840
Joining Fees		-	1,100	2,825	1,790	2,080	1,200	725
Camping Fees		10,530	10,290	6,635	4,887	6,301	2,614	1,145
Boat Storage Fees		2,625	3,025	2,935	2,245	3,267	195	250
Boat Parking Fees		2,010	2,720	2,267	1,973	132	650	851
Boat Hire Fees		60	355	100	-	-	-	-
Race Entry Fees: Ann Race Fee (ARF)		2,460	3,090	2,980	2,590	1,690	856	528
Club - Single Race		1,185	100	460	871	1,118	760	364
Open Events		3,270	6,245	3,935	8,590	6,866	-	85
Facilities Hire		50	200	2,850	-	-	-	-
Advertising		-	-	550	1,815	1,100	-	660
Sponsorship		472	200	-	240	1,150	1,770	-
Grants		-	21,150	4,650	1,344	990	-	-
Donations - Including Triathlon		245	275	194	1,304	140	4,134	3,483
Interest		2,036	2,427	2,520	2,550	2,269	3,993	3,823
Commissions		-	-	-	-	-	-	-
Recoveries: Book Sales		-	122	-	488	-	134	-
Radio Licence Fees		-	-	-	-	-	-	-
Telephone		-	-	-	-	-	-	-
Miscellaneous		-	-	-	60	-	-	80
Profit on Sale of Tractor		-	-	-	-	-	-	-
Training Activities		2,890	4,990	7,650	25,489	1,250	40	418
Sundry Revenue		4	-	145	1,305	2,463	250	-
Insurance Proceeds		-	768	735	-	-	-	-
Profit on Sale of boats		4,500	-	-	-	-	-	-
TOTAL INCOME		60,284	94,157	85,084	87,145	87,678	43,536	27,729
EXPENSES								
Repairs & Maintenance								
Buildings		3,717	507	1,827	-	880	182	-
Site Services		5,409	881	7,124	1,100	164	422	-
Fixtures & Fittings		14	-	368	326	210	1,315	75
Furniture, appliances, etc		2,428	-	302	297	79	219	-
Boats, equipment for racing		193	5,283	289	4,032	1,914	871	441
Plant, implements, tools etc		495	760	807	680	867	363	146
Software		-	628	-	-	-	-	-
House Cleaning & Keeping		1,821	2,163	1,492	84	555	141	50
Grounds Keeping & Gardening		1,348	285	30	-	42	808	-
Rent		6,969	6,900	6,712	6,548	6,458	7,230	6,069
Rates		1,825	2,337	1,112	869	662	431	386
Insurances		11,775	10,435	9,780	10,844	10,491	10,132	8,872
Licences, Registration, Permits		1,054	991	750	1,039	665	966	818
Subscriptions: VYC / AYF		4,864	3,040	2,923	2,665	2,845	2,475	1,800
Other		55	55	55	55	55	-	210
Advertising		204	-	576	2,080	335	87	-
Audit/Bookkeeping Services		440	1,210	1,210	1,947	2,937	-	-
Petrol, Oils, Lubricants		1,603	1,467	1,496	1,772	1,574	1,284	402
Gas		1,169	1,375	903	1,106	1,535	963	672
Electricity		4,733	4,415	3,842	3,891	2,571	1,475	1,031
Postage / Postal		461	1,005	1,143	1,703	1,601	914	590
Telephone		1,008	648	512	575	502	534	448
Printing & Stationery		1,517	428	1,456	1,569	752	1,573	367
Honorarium (Secretary)		-	-	-	-	-	-	-
Donations & Presentations		-	-	-	302	-	40	-
Training Costs & Grants		102	5,202	10,482	21,666	920	36	489
Waste Removal		2,784	2,112	2,167	1,789	1,785	98	-
Book Purchases		-	-	-	897	3,039	97	147
Bank Charges		3	13	40	43	96	26	14
Sundry Expenses		218	164	392	2,194	288	938	780
Depreciation		7,413	9,904	9,083	8,911	8,404	5,990	3,234
Trophies /Prizes	5	3,166	5,575	2,698	1,663	1,385	908	350
TOTAL EXPENSES		88,787	87,783	88,672	80,847	63,811	40,618	27,381
NET SURPLUS / (DEFICIT)		(8,603)	26,374	15,513	6,487	34,087	3,018	338
Other Expenses								
Write off Assets of Assets Destroyed		-	-	-	-	-	-	-
Total Other Expenses		-	-	-	-	-	-	-
Sundry Debtors Written Off		-	-	-	1,670	-	-	-
Prepayments Written Off		-	-	-	93	-	-	-
Insured Expenses		-	1,018	-	-	-	-	-
NET PROFIT / LOSS		(8,603)	25,356	15,513	4,734	34,087	3,018	338

Bendigo Yacht Club (Inc.)

Balance Sheet as at 30 April 2015

	NOTES	2014	2013	2012	2011	2010
CLUB FUNDS						
Opening Balance		425,430	400,074	384,562	379,827	345,780
Surplus/(Deficit) for year		(8,503)	25,358	15,512	4,734	34,067
CLOSING BALANCE		416,926	425,430	400,074	384,562	379,827
These Funds are represented by:						
FIXED ASSETS						
Buildings - at Valuation / Cost	2	179,172	179,172	177,193	177,193	177,193
Site Improvements - at Cost		47,178	47,178	47,178	47,178	47,178
Plus: Additions		-	-	-	-	-
		47,178	47,178	47,178	47,178	47,178
Security Yard		2,000	2,000	2,000	2,000	2,000
Site Services - at written down value (WDV)		5,971	6,824	7,799	4,473	5,113
Plus: Additions		-	-	-	-	-
Less: Depreciation		(819)	(853)	(975)	(818)	(730)
		5,152	5,971	6,824	4,473	5,113
Furniture and Fittings to Buildings @ WDV		1,864	1,901	2,173	2,216	2,532
Plus: Additions		-	-	-	-	-
Less: Depreciation		(228)	(238)	(272)	(293)	(316)
		1,436	1,664	1,901	2,216	2,532
Furniture, Canteen Equip. and Appliances						
Office Equipment and Appliances						
TV and VCR, Keys etc @ WDV		4,597	5,254	4,859	3,028	3,481
Plus: Additions		-	-	-	-	-
Less: Depreciation		(631)	(657)	(674)	(433)	(474)
		3,966	4,597	4,185	2,595	3,007
Boats and their Ancillary Equipment, all equipment items to conduct / control races / training @ WDV		81,405	41,871	52,882	41,732	45,987
Plus: Additions		-	47,852	7,308	17,458	2,972
Less: Loss by fire		-	-	-	-	-
Less: Depreciation		(5,025)	(8,218)	(8,317)	(8,308)	(5,832)
Less: WDV Boat sale		-	100	(12,000)	-	(1,275)
		76,380	81,405	41,871	52,882	41,732
Plant, Implements, Tools, Work-Shop Equipment - @ WDV		1,935	2,212	2,528	2,889	3,223
Plus: Additions		-	-	-	-	-
Less: Depreciation		(285)	(278)	(316)	(381)	(414)
		1,650	1,935	2,212	2,508	2,809
Tractor - @ WDV		3,248	3,712	4,242	4,848	5,541
Plus: Additions		-	-	-	-	-
Less: Depreciation		(445)	(484)	(530)	(606)	(693)
		2,803	3,228	3,712	4,242	4,848
Computer Hardware		1,002	-	-	-	-
Plus: Additions		-	1,089	-	-	-
Less: Depreciation		-	87	-	-	-
		1,002	1,089	-	-	-
TOTAL FIXED ASSETS		320,757	328,171	288,144	300,852	286,555
CURRENT ASSETS						
Cash at Bank - General Account		20,520	22,013	31,820	9,520	48,379
Cash at Bank - Canteen Account		-	-	-	-	8,654
Cash at Hand		100	100	100	100	100
Petty Cash		-	-	-	-	50
Stamps		-	-	-	-	-
Interest Bearing Deposits	6	79,293	77,258	74,829	72,905	44,071
Interest Accrued	7	-	-	-	405	802
Stock on Hand:						
Canteen	3	952	1,082	948	1,102	1,257
Clothing	4	955	500	587	788	150
Trophies	5	270	270	2,371	2,371	1,755
Pledges Receivable	1	-	-	-	-	1,270
Sundry debtor	1	50	-	275	-	350
Prepayments/Deposits	1	-	-	21,000	93	112
TOTAL CURRENT ASSETS		102,139	101,200	131,910	87,279	58,899
TOTAL ASSETS		422,896	429,371	420,054	388,132	345,454
LESS						
CURRENT LIABILITIES						
Trade Creditors		3,970	3,940	3,830	3,570	2,812
Refundable Deposits - Keys/Camping		-	-	16,150	-	2,780
Grants for future purchases		-	-	-	-	-
TOTAL CURRENT LIABILITIES		3,970	3,940	19,980	3,570	5,592
TOTAL LIABILITIES		3,970	3,940	19,980	3,570	5,592
NET ASSETS		418,926	425,431	400,074	384,562	339,862

Bendigo Yacht Club (Inc.)

Notes to and Forming Part of the Financial Statement for the Year ended 30 April 2015 Bendigo Yacht Club (Inc.).

	NOTES	2018	2016	2014	2013	2012	2011	2010
Note 1. Receivables								
Insurance Settlement		-	-	-	-	-	-	-
Prepayments		-	-	-	-	93	112	-
Pledges Receivable		-	-	-	-	-	1,270	-
Sundry Debtors		50	-	-	-	1,670	-	350
		<u>50</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,763</u>	<u>1,382</u>	<u>350</u>
Note 2. Buildings - At Valuation								
Club House		119,000	119,000	119,000	119,000	119,000	119,000	119,000
Boat Shed 1		7,000	7,000	7,000	7,000	7,000	7,000	7,000
Boat Shed 2		47,113	47,113	47,113	47,113	47,113	47,113	46,751
Garden Shed		2,574	2,574	596	596	596	596	596
Fuel Shed		2,000	2,000	2,000	2,000	2,000	2,000	2,000
Grounds Pump Shed		240	240	240	240	240	240	240
Club House Pump Shed		1,244	1,244	1,244	1,244	1,244	1,244	1,244
		<u>179,172</u>	<u>179,171</u>	<u>177,193</u>	<u>177,193</u>	<u>177,193</u>	<u>177,193</u>	<u>176,831</u>
Note 3. Catering & Entertain. Comm Trading Acc								
INCOME								
Canteen Sales		7,204	9,608	10,684	13,752	16,777	5,108	2,110
Raffles / Auctions		-	-	-	-	89	89	-
Drink Machine (Rebate)		-	-	-	-	-	-	-
Functions		2,106	974	1,650	-	10,925	2,422	415
Spinning Wheel		-	-	-	-	-	-	-
Firewood Sales		-	-	-	-	-	-	-
		<u>9,310</u>	<u>10,582</u>	<u>12,334</u>	<u>13,752</u>	<u>27,791</u>	<u>7,620</u>	<u>2,525</u>
LESS EXPENSES								
Opening Stock		1,061	948	1,192	1,294	1,257	253	242
Plus Purchases		4,470	5,805	6,822	10,922	8,269	3,632	1,473
Less: Closing Stock	1(d)	(952)	(1,061)	(948)	(1,192)	(1,294)	(1,257)	(253)
Bank Charges		-	-	-	-	-	-	24
Functions		2,925	2,560	562	10,711	724	189	421
Working Bee and Other Expenses		-	-	-	289	-	10	142
Raffle Expenses		-	-	-	-	195	105	-
Xmas Party		-	-	-	-	-	31	-
Sundry Canteen Exps Laundry Equip.		13	630	230	-	176	-	-
Expense and expendable stores		101	-	-	-	49	-	-
Postage and telephone		-	-	-	-	-	-	-
COGS		<u>7,619</u>	<u>8,882</u>	<u>7,858</u>	<u>22,024</u>	<u>9,376</u>	<u>2,964</u>	<u>2,049</u>
TRADING SURPLUS		<u>1,692</u>	<u>1,700</u>	<u>4,476</u>	<u>(8,272)</u>	<u>18,415</u>	<u>4,656</u>	<u>476</u>
Note 4. Clothing Trading Account								
INCOME								
Sales		70	262	345	425	675	110	187
LESS EXPENSES								
Opening Stock		500	567	788	150	50	414	600
Plus Purchases		535	83	63	1,297	500	-	-
Less: Stock Write Downs & Donations		-	-	-	-	-	-	-
Less: Closing Stock		(955)	(500)	(567)	(788)	(150)	(50)	(414)
COGS		<u>80</u>	<u>150</u>	<u>284</u>	<u>659</u>	<u>400</u>	<u>364</u>	<u>186</u>
TRADING SURPLUS		<u>(10)</u>	<u>112</u>	<u>62</u>	<u>(234)</u>	<u>275</u>	<u>(254)</u>	<u>1</u>
Note 5. Trophies / Prizes Awarded Account								
Opening Stock		270	2,371	(2,371)	1,755	1,455	1,455	1,703
Plus Purchases		3,166	3,474	2,699	2,279	1,385	908	102
Writeoffs		-	2,101	-	-	-	-	-
Less: Closing Stock		(270)	(270)	(2,371)	(2,371)	(1,755)	(1,455)	(1,455)
COST OF TROPHIES/PRIZES		<u>3,166</u>	<u>5,675</u>	<u>2,698</u>	<u>1,663</u>	<u>1,085</u>	<u>908</u>	<u>350</u>
Note 6. Interest Bearing Deposits								
StateWide Debenure Stock		-	-	-	-	-	-	-
Bendigo Bank Ethical Investment Fund		-	-	-	-	3,281	3,160	16,571
Bendigo Bank 2 month Term Deposit		32,377	31,604	30,646	30,406	-	-	-
Bendigo Bank 6 Month Term Deposit		45,916	45,653	44,183	42,499	40,790	40,040	77,830
		<u>79,293</u>	<u>77,257</u>	<u>74,829</u>	<u>72,905</u>	<u>44,071</u>	<u>43,199</u>	<u>94,400</u>
Note 7. Interest Accrued								
Bendigo Bank 6 month Term Deposit		-	-	-	291	-	592	-
Bendigo Bank Ethical Invest Fund		-	-	-	-	-	10	43
Bendigo Bank 2 month Term Deposit		-	-	-	113	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>405</u>	<u>-</u>	<u>602</u>	<u>43</u>

Bendigo Yacht Club Inc.

Notes to the Financial Statements for the year ended 30 April 2015

NOTE 1 - STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements cover Bendigo Yacht Club Inc. as an individual entity incorporated in Victoria under the Associations Incorporation Reform Act 2012.

Basis of Preparation

The committee have prepared the financial statements in the basis that the entity is a non-reporting entity because there are no users' dependant on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order of satisfy the financial reporting requirements of the Associations Incorporation Reform Act 2012.

The financial statements have been prepared in accordance with the significant accounting polices disclosed below, which the committee have determined are appropriate to meet the needs of the members. Such accounting policies are consistent with the previous period unless stated otherwise.

The financial statements have been prepared on an accruals basis and are based on historic costs unless otherwise stated in the notes. The accounting policies that have been adopted in the preparation of the statements are as follows:

(a) Income Tax

The Association is exempt from income tax pursuant to Division 50 of the Income Tax Assessment Act 1997.

(b) Fixed Assets

The depreciable amount of all fixed assets with the exception of land and buildings and on-site improvements are depreciated over the useful lives of the assets to the Club commencing from the time the asset is held ready for use. Buildings at valuation represent the value of the Club House, two Boat Sheds, Garden Shed and Site Improvements as determined by the Club Treasurer as at the 13 September, 1984, being the date if incorporation of the Club.

The cost of the Water Pump Shed, Fire Pump Shed and the Fuel Store are subsequent additions at cost.

Site Improvements at cost represent the value of such improvements as existed at and as determined by the Club Treasurer as at the date of incorporation of the Club; and of subsequent additions at cost.

(c) Liabilities

The Club has no secured or unsecured loans and no charges or liens exist of the assets of the Club. Certain re-classifications have been made to ensure the inclusion of "Refundable deposits Keys/Camping" in these accounts as a liability.

(d) Stock on Hand

Stock on Hand at year end comprising canteen stock, clothing stock and prizes/trophies stock has been valued at the lower of cost or their net realizable value.

(e) Leases

Leases of fixed assets where substantially all the risk and benefits incidental to the ownership are transferred to the association are classified as finance leases.

Finance leases are capitalized by recoding as asset and a liability at the lower of the amounts equal to the fair value of the leased property of the present value of the minimum lease payments. Including any guaranteed residual values. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for that period.

Leased assets are depreciated on a straight-line basis over the shorter of their estimated useful lives or the lease term.

Lease payments for operating leases, where substantially all the risk and benefits remain with the lessor, are charged as expenses in the periods in which they are incurred.

Lease incentives under operating leases are recognised as a liability and amortised on a straight-line basis over the life of the lease term.

NOTE 2 - RELATED PARTY DISCLOSURE

No members or related entity has entered into a material contract with the association.
No member's fees have been paid as the positions held are on a voluntary basis.

NOTE 3 - SUBSEQUENT EVENTS

There have been no events after the end of the financial year that would materially affect the financial statements.

Bendigo Yacht Club Inc.

Statement by Members of the Committee

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NOTE 3 - SUBSEQUENT EVENTS

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Club Directors' Meeting Attendance Report			
Number of Meetings			12
Number of Directors			11
Individual Attendance			
Russell Denholm	12	Colin Nankervis	8
Greg Devlin	10	Ken Mann	8
John Maher	10	Margaret Grant	7
Dennis Scammell	10	Rowan Gillies	6
Sonia Scammell	10	Andrea McGregor	5

BENDIGO YACHT CLUB INC.

STATEMENT BY MEMBERS OF THE COMMITTEE

The committee has determined that the association is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

In the opinion of the committee the financial report:

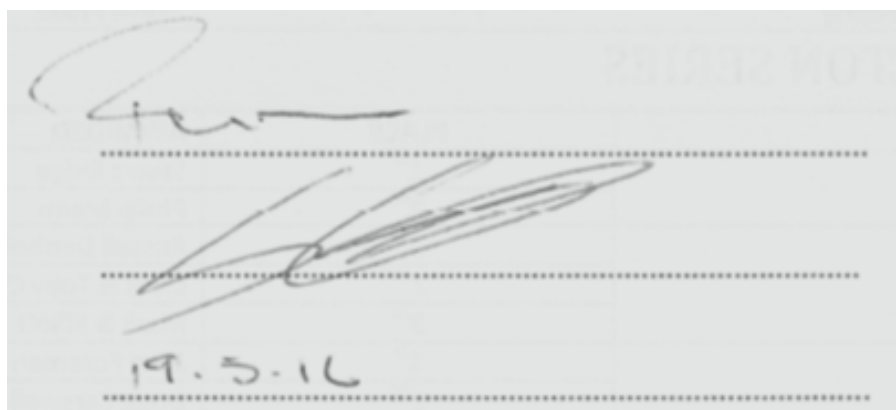
1. Presents a true and fair view of the financial position of Bendigo Yacht Club Inc. as at 30 April 2016 and its performance for the year ended on that date
2. At the date of this statement, there are reasonable grounds to believe that Bendigo Yacht Club Inc. will be able to pay its debts as and when they fall due

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:

Chairperson

Treasurer

Dated:



19.5.16

Awards 2015 – 2016

The General Committee would like to inform the members the weekly trophies presented throughout the 2015/16 season were fully sponsored by Russell Denholm Automotive and Marine incorporating Beast Yacht Racing.
The General Committee would like to take this opportunity to thank Russell for his ongoing support of the club and its members

TITLE HOLDERS

- **Victorian** Timpenny 670 Title Championship - Doug Carswell & Barry Lovell
- **New South Wales** Timpenny 670 Title Championship - Rowan Gillies
- **National** Timpenny 670 Title Championship Doug Carswell & Barry Lovell

PERPETUAL TROPHIES

CATEGORY	TROPHY TITLE	AWARDED
Club Champion	Reg Wills Trophy	Russell Denholm
Club Junior Champion	Foreman Family Trophy	Alyssa Hunter
Most Improved Cadet	Evelyn & John Carroll Trophy	Lucas Thredgold
High Achiever Cadet		Alex Lott
Best First Year Sailor	Ladies Committee Trophy	N/A

CHAMPIONSHIP SERIES

CATEGORY	TROPHY TITLE	AWARDED	CLASS
Senior Monohull	Col Hawkins Trophy	Russell Denholm	Impulse
Trailables		John Foreman	Castle 650
Senior Catamaran (<80YV)	Wal Boucher Trophy	N/A	N/A
Intermediate Catamaran (80>YV)	Palframan Family Trophy	Stuart Ridge	Mosquito Mk1
Junior Catamaran	Mark Williamson Trophy	N/A	N/A
Intermediate Monohulls & Small Trailables		N/A	N/A

METCALFE SERIES

OUTRIGHT	PLACE	AWARDED	CLASS
Division 1	1 st	Philip Mann	Mosquito Mk1
	2 nd	Stuart Ridge	Mosquito Mk1
Division 2	1 st	Russell Denholm	Impulse
	2 nd	Chris & Toby Clarke	145
	3 rd	Bernie Young	Sabre
Division 3	1 st	John Foreman	Castle 650
	2 nd	Doug Carswell	Timpenny 670
HANDICAP	PLACE	AWARDED	CLASS
Division 1	1 st	Philip Mann	Mosquito Mk1
	2 nd	Michael Anthony	Mosquito Mk1
Division 2	1 st	Steve Phillis	Sabre
	2 nd	Russell Denholm	Impulse
	3 rd	Chris & Toby Clarke	145
Division 3	1 st	John Foreman	Castle 650
	2 nd	Ron Mason	Timpenny 670
Commodores Trophy		Steve Phillis	Sabre

KIMBOLTON SERIES

OUTRIGHT	PLACE	AWARDED	CLASS
Division 1	1 st	Stuart Ridge	Mosquito Mk1
	2 nd	Philip Mann	Mosquito Mk1
Division 2	1 st	Russell Denholm	Impulse
	2 nd	Chris & Toby Clarke	145
	3 rd	Mark & Elliott Hawkins	Tasar
Division 3	1 st	John Foreman	Castle 650
	2 nd	Doug Carswell	Timpenny 670
HANDICAP	PLACE	AWARDED	CLASS
Division 1	1 st	Stuart Ridge	Mosquito Mk1
	2 nd	Michael Anthony	Mosquito Mk1
Division 2	1 st	Alyssa Hunter	Laser 4.7
	2 nd	Chris & Toby Clarke	145
	3 rd	Steve Phillis	Sabre
Division 3	1 st	Ron Mason	Timpenny 670
	2 nd	John Foreman	Castle 650
Tom Glazebrook Trophy		Ron Mason	Timpenny 670

CLASSES

	PLACE	AWARDED	CLASS
	1 st	Stuart Ridge	Mosquito Mk1
	1 st	Bernie Young	Sabre

HUDSON'S HANDICAP

	PLACE	AWARDED	CLASS
Catamaran	1 st	Stuart ridge	Mosquito Mk1
Monohull/Trailable	1 st	Mick Floyd	Laser

TWILIGHT SERIES

OUTRIGHT	PLACE	AWARDED	CLASS
	1 st	Russell Denholm	Impulse
	2 nd	Mick Floyd	Laser

ANCIENT MARINERS SERIES

	PLACE	AWARDED	CLASS
OUTRIGHT	1 st	Bernie Young	Sabre
HANDICAP	1 st	Bernie Young	Sabre

WINTER SERIES 2015

OUTRIGHT	PLACE	AWARDED	CLASS
	1 st	Russell Denholm	Impulse
	2 nd	Mick Floyd	Laser Radial
	3 rd	Doug Carswell	Timpenny 670
HANDCAP	PLACE	AWARDED	CLASS
	1 st	John Maher	Sabre
	2 nd	Adam Blakiston	Impulse
	3 rd	Russell Denholm	Impulse

Minutes of Annual General Meeting 31 MAY 2015

BENDIGO YACHT CLUB INC
Annual General Meeting
Sunday 31 May 2015, at Bendigo Yacht Club

MINUTES

1. Welcome by meeting chairman Commodore Russell Denholm

Russell welcomed members present, confirmed that the Annual Report was distributed prior to the meeting, circulated the attendance register, and called for Apologies.

2. Confirmation of minutes of the previous AGM held 1 June 2014

Moved Rowan Gillies, Seconded Philip Mann: That the circulated minutes of the 1 June 2014 Annual General Meeting be confirmed as true and correct. Carried

3. Confirmation of minutes of the Special General Meeting held 18 October 2014

Moved Philip Mann, Seconded Doug Carswell: That the circulated minutes of the 18 October 2014 Special General Meeting be confirmed as true and correct. Carried

4. Presentation of Annual Report

Moved Hugh Drummond, Seconded Philip Mann: Those members' receive the Annual Report of the General Committee on the activities of the Association during 2014/15. Carried

5. Treasurer's Report

Treasurer Hugh Drummond summarised the financial performance of the club.

Moved Hugh Drummond, Seconded Veronica Burgess: That members receive the financial statements of the Association for 2014/15 submitted by the General Committee. Carried

6. Member Annual Subscription to apply from 1 September 2015

Treasurer Hugh Drummond noted that the General Committee recommended an Annual Subscription of \$250.

Moved Hugh Drummond, Seconded Philip Mann: That from 1 September 2015 the Bendigo Yacht Club Annual Ordinary Member Subscription shall be \$250. Carried

7. Appointment of an auditor to review 2015/16 financial statements

Treasurer Hugh Drummond acknowledged with appreciation Simon Carter of Sandhurst Accounting who reviewed the financial statements for the year ended 30 April 2015. Moved Hugh Drummond, Seconded Rowan Gillies: That BeYC appoint an auditor to review the 2015/16 financial statements. Carried

8. Election of officers of the Association and ordinary members of the General Committee

Commodore Russell Denholm advised that eligible nominations had been received to fill the following vacant General Committee positions, and welcomed the following General Committee members;

Russell Denholm invited persons interested in a General Committee role to contact him

Commodore	Russell Denholm	Russell Denholm
Vice Commodore	No Nomination	No Nomination
Rear Commodore	No Nomination	No Nomination
Secretary	No Nomination	No Nomination
Treasurer	Simon Carter	Simon Carter
Immediate Past Commodore	Margaret Grant	
Ordinary members (up to 5)	Colin Nankervis	Rowan Gillies
	Greg Devlin	Andrea McGregor

Commodores closing comments

Commodore Russell Denholm thanked the outgoing General Committee members and the club members who put in many voluntary hours working on club projects, including the Sailing School, Mainsheet newsletter, boat maintenance, buildings and grounds, canteen, and social program.

John Cooper asked that the meeting acknowledge the passing of valued member June Palframan.

Judy Heath noted that a social event will be conducted in about July.

The chairman closed the meeting, and invited members to stay for afternoon tea

<u>MEMBERS PRESENT</u> <u>(AS RECORDED IN ATTENDANCE BOOK)</u>	Allan Johnson P/C	Ian Wallis	Lillian Maher	Ruth Ridge
	Andrea McGregor	Janet Scott	Mark Hawkins	Simon Carter
	Bernie Young	Jenny Coulson	Michael Anthony	Sonja Scammell
	Brenton McDonald	John Burgess	Mick Floyd	Steve Phillis
	Cath Gillies	John Carroll	Murk Schoen	Stuart Ridge
	Charles Lee	John H Cooper	Olive Mann	Toby Clarke
	Chris Clarke	John Maher	Philip Mann	Tom Moloney
	Dennis Scammell	John Scott	Rob Heath	Veronica Burgess P/C
	Don Ridge	Judy Heath	Ron Mason	Wendy Rogasch
	Doug Carswell	Ken Coulson	Rowan Gillies	
	Elliott Hawkins	Ken Hill	Russell Denholm	
	Hugh Drummond	Kim Turner	Ruth Hill	
<u>APOLOGIES</u>	Anita Hunter	Di Floyd	John Foreman	Sarah Floyd
	Cameron Bell	Greg Devlin	Margaret Grant	Tavis Gillies
	Colin Nankervis	Hugo Dunlop	Mark Gillies	Tom Floyd
	Dane Boag	Ian Grant	Pam Drummond	
	David Richardson	Jacob McDonald	Peter Rogasch	

Club Supporters

- Bee Happy Orthodontics
- City of Greater Bendigo
- Fosterville Gold Mine
- Goodall Design
- Kangaroo Flat Community Enterprise
- Lisa Chesters MP
- McKern Steel